IN THE CLAIMS:

1.   (Currently Amended)

A method of facilitating financial and reward transactions in a financial system for use by a consumer, comprising:

     (a)   providing a plurality of financial transaction categories;

     (b)   <u>accepting input from said consumer regarding one or more</u> ~~assigning types of~~ financial transactions to <u>be assigned to</u> said plurality of financial transaction categories;

     (c)   providing a plurality of reward programs; and

     (d)   <u>accepting input from said consumer regarding one or more rewards programs to be associated</u> ~~associating a reward program~~ with each financial transaction category.

2.   (Original)

The method in accordance with Claim 1 wherein said financial transactions are financial debit transactions or credit transactions resulting from the use of a debit card, a credit card, a smart card, or other financial instrument.

3.   (Original)

The method in accordance with Claim 2 wherein said financial transactions are associated with an account assigned to said consumer.

4.   (Original)

The method in accordance with Claim 3 including the step of generating reward information for financial transactions assigned to financial transaction categories and associating said reward information with said account.

5.   (Original)

The method in accordance with Claim 4 further including the step of accessing said account from a personal computer connected to the Internet.

6.   (Original)

The method in accordance with Claim 1 including the step of assigning reward program criteria to said plurality of reward programs and generating reward data from financial transactions associated with said financial transaction categories.

7.   (Original)

The method in accordance with Claim 6 further including the step of selecting a reward based upon said reward data in accordance with said reward program criteria and updating the reward data associated with said financial transaction categories.

8. (Original)

A method of assigning a financial transaction to a financial transaction category for

use by a consumer in a rewards program, comprising:

(a) determining a financial transaction type;

(b) determining an appropriate financial transaction category to which said

financial transaction is to be assigned;

(c) generating total transaction amount data for each financial transaction

category using said information regarding assigned financial transactions; and

(d) calculating a reward based on aggregated financial transaction for said

category.

9. (Currently Amended)

A financial account system for use by a customer, said system comprising a means for

associating one or more ~~grouping~~ financial transactions with particular ~~into~~ financial transaction

categories based on input from said customer, ~~financial transaction types~~ whereby financial

transactions of the same type are grouped into the same transaction category; means for said

customer to associate ~~associating~~ at least one transaction category to at least one of a plurality of

reward programs; and means for providing a plurality of reward programs to a consumer.

10. (Original)

The financial account system in accordance with Claim 9 including means for a consumer to associate a reward program to a transaction category.

11. (Original)

The financial account system in accordance with Claim 9, including means for defining a financial account having financial debit and credit transactions grouped into one of said financial transaction categories.

12. (Currently Amended)

A method of providing a financial account for use by a consumer engaging in financial transactions associated with said financial account comprising:

(a) defining available financial transaction types for the financial transactions engaged in by said consumer;

(b) associating each financial transaction type to one of a plurality of financial transaction categories;

(c) <u>permitting said consumer to override the association of particular financial transactions with particular financial transaction categories;</u> and

<u>(d)</u> selecting one of a plurality of reward programs and associating it at least one reward program to each transaction category.

13.   (Original)

The method in accordance with Claim 12 including the step of generating reward points based upon financial transactions assigned to each financial transaction category based upon said associating of said financial transaction types with said categories, and transferring reward points from one or more reward programs associated with a first financial transaction category to one or more reward programs associated with a second financial transaction category.

14.   (Original)

The method in accordance with Claim 12 including the step of redeeming an earned reward by a consumer associated with one of a plurality of reward programs associated with one of a plurality of transaction categories within said account.

15.   (Original)

The method in accordance with Claim 14 wherein rewards are earned through the accumulation of points generated from financial transactions.

16.   (Original)

The method in accordance with Claim 14 wherein rewards are determined based upon a plurality of defined tiers, whereby each tier is reached once a certain level of consumer spending as evidenced by financial transactions has been achieved.

17. (Original)

The method in accordance with Claim 14 wherein rewards are determined based upon a percentage of a consumer spending amount and provided to said consumer a cashback reward.

18. (Original)

The method in accordance with Claim 14 wherein rewards are determined based upon the amount of consumer spending and provided to the consumer as merchandise.